

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): An integrated electronic credit application, contracting and securitization system comprising:

~~means~~ a network device for receiving a credit application from an applicant utilizing at least one remote application input and display device at a dealer location;

~~means~~ a processor configured for selectively forwarding said credit application to a plurality of funding sources;

~~means~~ and for receiving a funding decision from the plurality of funding sources;

~~means~~ a server for providing an electronic contract between at least said applicant and a selected one of said plurality of funding sources using at least some information from said credit application; and

~~means~~ a hosted vault for storing, retrieving and maintaining the integrity of said electronic contract by digitally signing, encrypting and embedding an approval token in said electronic contract, thereby providing irrevocable proof of the authenticity of said electronic contract.

Claim 2 (currently amended): The system of claim 1 wherein said ~~means~~ server for providing an electronic contract provides on said at least one application input and display device an electronic contract form having at least one first data field containing at least a portion of said credit application information and at least one second data field for entry of electronic contract information by said applicant.

Claim 3 (currently amended): The system of claim 2 wherein said ~~means~~ server for providing an electronic contract stores in a storage medium at least a partially completed electronic contract.

Claim 4 (currently amended): The system of claim 2 wherein said ~~means~~ server for providing an electronic contract provides on said at least one application input and display device tracking and status information about said electronic contract.

Claim 5 (currently amended): The system of claim 2 wherein said ~~means-server~~ for providing an electronic contract forwards at least said electronic contract information to said selected funding source for verification purposes and receives a funding source verification message from said selected funding source.

Claim 6 (previously presented): The system of claim 5 wherein said verification message comprises funding source edits.

Claim 7 (currently amended): The system of claim 5 wherein said ~~means-server~~ for providing an electronic contract prevents access by said applicant to said electronic contract information until receipt of said funding source verification message.

Claim 8 (currently amended): The system of claim 5 wherein said ~~means-server~~ for providing an electronic contract provides said verification message on said at least one application input and display device.

Claim 9 (currently amended): The system of claim 2 wherein said ~~means-server~~ for providing an electronic contract provides on said at least one application input and display device error information associated with the processing of said electronic contract.

Claim 10 (currently amended): The system of claim 2 further comprising at least one electronic signature device and wherein said ~~means-server~~ for providing an electronic contract captures an electronic signature of at least said applicant for said electronic contract using said electronic signature device.

Claim 11 (currently amended): The system of claim 2 wherein said ~~means-server~~ for providing an electronic contract selectively forwards said electronic contract information to another of said one or more funding sources for funding.

Claim 12 (currently amended): The system of claim 10 further comprising a printing device and wherein, prior to sending said electronic contract to said selected funding source for funding, said ~~means-server~~ for providing an electronic contract prints a copy of said electronic contract on said printing device for said applicant to review.

Claim 13 (currently amended): The system of claim 12 wherein said ~~means~~hosted vault for storing, retrieving, and maintaining the integrity of said electronic contract receives and stores said electronic contract in a second storage medium for a predefined period of time.

Claim 14 (previously presented): The system of claim 13 wherein said second storage medium is a database.

Claim 15 (currently amended): The system of claim 13 wherein said ~~means~~hosted vault for storing, retrieving, and maintaining the integrity of said electronic contract retrieves said stored electronic contract from said second storage medium and displays said stored electronic contract having an “original” or “copy” designation on said at least one application input and display device.

Claim 16 (currently amended): The system of claim 15 wherein said hosted vault ~~means~~ for storing, retrieving, and maintaining the integrity of said electronic contract retrieves said stored electronic contract from said second storage medium and prints said stored electronic contract having said “original” or “copy” designation on said printing device.

Claim 17 (currently amended): The system of claim 13 wherein said hosted vault ~~means~~ for storing, retrieving, and maintaining the integrity of said electronic contract maintains in said second storage medium user permissions data of said at least one authorized user.

Claim 18 (previously presented): The system of claim 17 wherein said at least one authorized user comprises at least one party to said electronic contract.

Claim 19 (previously presented): The system of claim 18 wherein said at least one authorized user comprises an agent of said at least one party to said electronic contract.

Claim 20 (currently amended): The system of claim 13 wherein said hosted vault ~~means~~ for storing, retrieving, and maintaining the integrity of said electronic contract tracks and stores in said second storage medium access and usage information.

Claim 21 (currently amended): The system of claim 13 further comprising a registry and wherein said hosted vault ~~means~~ for storing, retrieving, and maintaining the integrity of said electronic contract stores electronic contract ownership information in said registry.

Claim 22 (currently amended): The system of claim 21 wherein said hosted vault ~~means~~ for storing, retrieving, and maintaining the integrity of said electronic contract displays said registry on said at least one application input and display device.

Claim 23 (currently amended): A method in an integrated electronic credit application, contracting and securitization system, comprising the steps of:

receiving a credit application from an applicant utilizing at least one remote application input and display device at a dealer location;
selectively forwarding said credit application to a plurality of funding sources utilizing a transmitting apparatus;
receiving a funding decision from the plurality of funding sources using a receiving apparatus;
providing an electronic contract between at least said applicant and a selected one of said plurality of funding sources using a processor configured to process at least some information from said credit application ; and;
storing, retrieving and maintaining the integrity of said electronic contract using a storage medium by digitally signing, encrypting and embedding an approval token in said electronic contract, thereby providing irrevocable proof of the authenticity of said electronic contract.

Claim 24 (previously presented): The method of claim 23 further comprising providing on said at least one remote application input and display device an electronic contract form having at least one first data field containing at least a portion of said credit application information and at least one second data field for entry of electronic contract information by said applicant.

Claim 25 (previously presented): The method of claim 24 further comprising storing in said storage medium at least a partially completed electronic contract.

Claim 26 (previously presented): The method of claim 24 further comprising providing on said at least one application input and display device tracking and status information about said electronic contract.

Claim 27 (previously presented): The method of claim 24 further comprising forwarding at least said electronic contract information to said selected funding source for verification purposes and receiving a funding source verification message from said selected funding source.

Claim 28 (previously presented): The method of claim 27 wherein said verification message comprises funding source edits.

Claim 29 (previously presented): The method of claim 27 further comprising preventing access to said electronic contract information by said applicant until receipt of said funding source verification message.

Claim 30 (previously presented): The method of claim 24 further comprising providing said verification message on said at least one application input and display device.

Claim 31 (previously presented): The method of claim 24 further comprising providing on said on said at least one application input and display device error information associated with the processing of said electronic contract.

Claim 32 (previously presented): The method of claim 24 further comprising capturing an electronic signature of at least said applicant for said electronic contract using an electronic signature device.

Claim 33 (previously presented): The method of claim 24 further comprising selectively forwarding said electronic contract information to another of said one or more funding sources for funding.

Claim 34 (previously presented): The method of claim 24 further comprising prior to sending said electronic contract to said selected funding source for funding, printing a copy of said electronic contract on a printing device for said applicant to review.

Claim 35 (previously presented): The method of claim 24 further comprising receiving and storing in a second storage medium said electronic contract for a predefined period of time.

Claim 36 (previously presented): The method of claim 35 wherein said second storage medium is a database.

Claim 37 (previously presented): The method of claim 35 further comprising retrieving said stored electronic contract from said second storage medium and displaying said stored electronic contract having an “original” or “copy” designation on said at least one application input and display device.

Claim 38 (previously presented): The method of claim 37 further comprising printing said stored electronic contract having said “original” or “copy” designation on said printing device.

Claim 39 (previously presented): The method of claim 35 further comprising maintaining in said second storage medium user permissions data of said at least one authorized user.

Claim 40 (previously presented): The method of claim 39 wherein said at least one authorized user comprises at least one party to said electronic contract.

Claim 41 (previously presented): The method of claim 39 wherein said at least one authorized user comprises an agent of said at least one party to said electronic contract.

Claim 42 (previously presented): The method of claim 35 further comprising monitoring access to said electronic contract stored in said storage medium.

Claim 43 (previously presented): The method of claim 35 further comprising providing and storing electronic contract ownership information in a registry.

Claim 44 (previously presented): The method of claim 43 further comprising displaying said registry on said at least one application input and display device.

Claim 45 (currently amended): A program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform method steps for

electronic credit application processing, contracting and securitizing, said method steps comprising:

- receiving credit application information of an applicant;
- selectively forwarding said credit application to one or more funding sources for approval to provide an approved credit application;
- processing electronic contract information and at least some of said application information from said approved credit application to provide an electronic contract between at least said applicant and a selected one of said funding sources; and;
- storing and retrieving said electronic contract and maintaining the integrity of said at least some of said application information contained therein by digitally signing, encrypting and embedding an approval token in said electronic contract, thereby providing irrevocable proof of the authenticity of said electronic contract.

Claim 46 (previously presented): The program storage device as in claim 45 wherein the method steps further comprise providing on at least one application entry and display device an electronic contract form having at least one first data field containing at least a portion of said application information and at least one second data field for entry of electronic contract information by said applicant.

Claim 47 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise storing in a storage medium at least a partially completed electronic contract.

Claim 48 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise providing on said least one application entry and display device tracking and status information about said electronic contract.

Claim 49 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise forwarding at least said electronic contract information to said selected funding source for verification purposes and receiving a funding source verification message from said selected funding source.

Claim 50 (previously presented): The program storage device as in claim 49 wherein said verification message comprises funding source edits.

Claim 51 (previously presented): The program storage device as in claim 49 further comprising preventing access to said electronic contract information by said applicant until receipt of said funding source verification message.

Claim 52 (previously presented): The program storage device as in claim 49 wherein the method steps further comprise providing said verification message on said at least one application entry display device.

Claim 53 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise providing for at least one authorized user of said system and maintaining in said second storage medium user permissions data of said at least one authorized user.

Claim 54 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise capturing an electronic signature of at least said applicant of said electronic contract using an electronic signature device.

Claim 55 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise selectively forwarding said electronic contract information to another of said one or more funding sources for funding.

Claim 56 (previously presented): The program storage device as in claim 54 wherein the method steps further comprise the step of, prior to sending said electronic contract to said selected funding source for funding, printing a copy of said electronic contract on a printing device for said applicant to review.

Claim 57 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise receiving and storing in a second storage medium said electronic contract for a predefined period of time.

Claim 58 (previously presented): The program storage device as in claim 57 wherein said storage medium is a database.

Claim 59 (previously presented): The program storage device as in claim 57 wherein the method steps further comprise the steps of retrieving said stored electronic contract from said second storage medium and displaying said stored electronic contract having an “original” or “copy” designation on said at least one application entry and display device.

Claim 60 (previously presented): The program storage device as in claim 59 wherein the method steps further comprise the step of printing said stored electronic contract having said “original” or “copy” designation on said printing device.

Claim 61 (previously presented): The program storage device as in claim 57 wherein the method steps further comprise the steps of providing and maintaining in said second storage medium user permissions data of an authorized user of said integrated system.

Claim 62 (previously presented): The program storage device as in claim 61 wherein said authorized user comprises at least one party to said electronic contract.

Claim 63 (previously presented): The program storage device as in claim 62 wherein said authorized user comprises an agent of said at least one party to said electronic contract.

Claim 64 (previously presented): The program storage device as in claim 12 wherein the method steps further comprise monitoring access to said electronic contract stored in said storage medium.

Claim 65 (previously presented): The program storage device as in claim 57 wherein the method steps further comprise the steps of providing and storing electronic contract ownership information in a registry.

Claim 66 (previously presented): The program storage device as in claim 65 wherein the method steps further comprise the step of displaying said registry on said at least one application entry and display device.